



2016 Lake County Open Enrollment

Each year, Lake County goes through an extensive process to review the employee benefits program and provide a comprehensive choice of affordable, quality options for you and your families. Over the past few years, a number of factors have challenged our ability to manage the cost of our benefit programs that include additional fees and higher cost associated with providing insurance, as a result of healthcare reform.

Consequently, the monthly employee contributions to the Wellness EPO medical, prescription and dental plan will be as follows:

- Single **\$85.78**
- Employee + Child **\$162.96**
- Employee + Spouse **\$180.10**
- Family **\$257.28**

Effective January 1, 2016 overview of Benefit Offerings:

Anthem will continue as the medical carrier with 2 plan options for employees hired prior to September 1st, 2015:

- OPTION 1 - EPO plan 100% with in network coverage only and \$0 deductible
- **OPTION 2 - Point of Service plan with 3 tiers of coverage (see attached for plan design)**
 - **Employees hired on or after September 1st, 2015 are only eligible for this plan**

Caremark will continue as the pharmacy provider for your retail and mail order drug coverage.

EyeMed will continue as the basic vision carrier for the employer paid benefit with discounts for hardware.

Voluntary EyeMed will continue as the employee paid buy up vision plan.

Ease@Work will continue as the employee assistance program (EAP).

Guardian will continue as the dental carrier.

Unum will continue as the Basic Life/AD&D, Supplemental Life/AD&D and Voluntary LTC Coverage

- If you choose to purchase additional Supplemental Life/AD&D, you will need to complete a medical questionnaire in order to be approved for the coverage.

BenExpress Online Enrollment System

- Instructions for login are included (see back page)
- All changes and beneficiary updates must be completed on BenXpress
- If you have questions regarding your enrollment or using the BenXpress system, contact Norma Hutchison at ext. 2364

This is a passive enrollment. If you do not wish to make any changes to your benefits, then you will not need to do anything and your benefits will continue as is, but we encourage employees to log onto BenXpress to verify dependent information. **If you had the PPO plan in 2015, you will need to log on to BenXpress to select a new plan.** All employees who wish to cover their spouse need to fill out a spousal waiver form.



Lake County, Ohio



BenXpress Online Enrollment Instructions

Open enrollment will be conducted through BenXpress, November 12th through November 25th.

Go to: <https://www.benxpress.com/lakecounty>

Username: First letter of first name, plus last name, then last two digits of your birth year
(example John Doe, Login: **jdoe78**)

Password: Last four digits of your social security number (example: 1958)

BenXpress will allow you to:

- Enroll for benefits and manage life events
- Access benefit information and forms
- Connect directly to carrier websites from one point of login

We encourage all employees to log into BenXpress to verify dependent information for ACA compliance purposes!!



Lake County, Ohio



Medical Service Plan

Each time you need medical care, you can choose the provider you wish to see. The level of coverage is based on the Tier the provider is associated with. **Tier 1** is **Lake Health ONLY**, **Tier 2** is the **Anthem Network ONLY** and **Tier 3** is all other **Non-Network** providers. If the provider is **Out of Network**, there is a lower level of coverage which results in higher costs to you. Care and treatment by a provider who is NOT an Anthem network provider may balance bill you for any amount the provider charges above Anthem's Reasonable and Customary charges.

Anthem Lake Health POS Plan Options	TIER 1 LAKE HEALTH (ONLY)	TIER 2 ANTHEM NETWORK	TIER 3 NON-NETWORK
Deductible	Single \$0 Family \$0	Single \$1,000 Family \$2,000	Single \$1,250 Family \$2,500
Coinsurance	100%	90%	80%
TOTAL Out of Pocket Max	Single \$500 Family \$1,000	Single \$2,000 Family \$4,000	Single \$4,750 Family \$9,500
Office Visits PCP/Specialist	\$10 PCP Copay \$20 Specialist Copay	\$35 PCP Copay \$40 Specialist Copay	80% PCP Cost Share 80% Specialist Cost Share
Preventive	100%	100%	50%
Urgent Care	\$35 Copay	\$70 Copay	70%
Emergency Room	\$150 Copay	\$150 Copay	\$150 Copay
TOTAL Out of Pocket Max includes deductibles , coinsurance and all copays except for RX			

Prescription Plans	Type	Generic	Preferred	Non-Preferred	Specialty Pharmacy
TIER 1 Plan Rx filled at Lake Health Pharmacy	Retail 30 Day Fill	\$5 Copay	\$10 Copay	\$25 Copay	N/A
	Mail Order 90 Day Fill	\$10 Copay	\$20 Copay	\$50 Copay	10% to the max of \$1500
TIER 2 Plan Rx filled at a CVS Pharmacy	Retail 30 Day Fill	\$10 Copay	\$20 Copay	\$35 Copay	N/A
	Mail Order 90 Day Fill	\$20 Copay	\$40 Copay	\$70 Copay	10% to the max of \$1500

IMPORTANT Notes:

- ⇒ The Prescription Drug program is administered by Caremark
- ⇒ Mandatory Mail Order is required on both plans after the 3rd retail pharmacy fill.
- ⇒ All Prescription Copays are tracked separate up to \$2,500 single/ \$5,000 family out of pocket limit
- ⇒ Specialty Drug Prescriptions will be filled by mail order.
- ⇒ Prescriptions filled at the Lake Health TriPoint Medical Center Pharmacy will be a lower copay at the Tier 1 level of benefits.